The City of Muskegon Community and Neighborhood Services department has homes for sale that have been completely rehabilitated or newly constructed. The program allows for clients to purchase a house as an owner-occupied home.

**Targeted Beneficiaries**
Homebuyer(s) at or below the 80% of Area Median Income (AMI)

**Assistance Limit**
Subsidy match is not to exceed $15,000 to the homebuyer. For tax-reverted purchased properties, the investment value is not to exceed 95% of median purchase price for the area.

**Home Standards**
Property must be constructed/rehabilitated within the parameters established by the 2015 Michigan Residential Building Code. All plans must be reviewed and approved by SAFEbuilt, the City of Muskegon’s Inspections Service, before construction/rehabilitation may begin. Land where the structure is to be built must be approved as a buildable lot in designated area per the City’s Zoning Administrator.

**Minimum Application Requirements**
- Applicant must be able to obtain a mortgage from a lending institution
- Applicant’s total household income must be eligible according to the current income limits provided by HUD, according to the adjusted gross income calculation
- Applicant must complete home ownership class prior to purchase

The City of Muskegon administers the HOME Investment Partnership Program through funding from the US Department of Housing and Urban Development. The objective of the program is to encourage the development of new, affordable housing units for homebuyers desiring to live in the City of Muskegon. The program is available for low/moderate income families (incomes at or near 80% of the Area Median Income).